

**Information to identify the case:**

Debtor 1	<u>Indo Jeon</u>	Social Security number or ITIN	xxx-xx-4663
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jenny Jeon</u>	Social Security number or ITIN	xxx-xx-3154
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 11-44184-SLM			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Indo Jeon

Jenny Jeon

8/22/17

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Indo Jeon  
 Jenny Jeon  
 Debtors

Case No. 11-44184-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Aug 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2017.

db/jdb  
 cr +Indo Jeon, Jenny Jeon, 1499 John Street, Fort Lee, NJ 07024-2563  
 +Specialized Loan Servicing LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
 512571908 +Chase Home Equity Loan Servicing, PO Box 24714, Columbus, OH 43224-0714  
 512571909 Chase Home Finance, P. O. Box 24696, Columbus, OH 43224-0696  
 512571914 +Estate Information Services, LLC dba, EIS Collections, 2323 Lake Club Drive, Suite 300, Columbus, OH 43232-3205  
 513711310 JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730  
 512944335 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Corresponden, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
 512571917 +Nationwide Credit Inc., 2015 Vaughn Road, Building 400, Kennesaw, GA 30144-7802  
 512823024 +Realty 7, LLC, 701 East Palisades Avenue, Englewood Cliffs, NJ 07632-3055  
 514100524 +Specialized Loan Servicing LLC, Bankruptcy Department, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
 514100525 +Specialized Loan Servicing LLC, Bankruptcy Department, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129, Specialized Loan Servicing LLC, Bankruptcy Department 80129-2386  
 512571918 +Valentine & Kebartas, Inc., 15 Union Street, Lawrence, MA 01840-1866  
 512571921 +Yun Suk Park, 34 Trotters Lane, Allendale, NJ 07401-2004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 22 2017 23:13:46 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 22 2017 23:13:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 512571901 EDI: HNDA.COM Aug 22 2017 22:58:00 American Honda Finance, Po Box 168088, Irving, TX 75016  
 512631552 EDI: HNDA.COM Aug 22 2017 22:58:00 AMERICAN HONDA FINANCE CORPORATION, NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088, IRVING, TX 75016-8088  
 512571900 EDI: AMEREXPR.COM Aug 22 2017 22:58:00 American Express, PO Box 981535, El Paso, TX 79998-1535  
 512571899 +EDI: BECKLEE.COM Aug 22 2017 22:58:00 American Express, c/o Becket and Lee LLP, Po Box 3001, Malvern, PA 19355-0701  
 512687422 EDI: BECKLEE.COM Aug 22 2017 22:58:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 512571903 +EDI: HNDA.COM Aug 22 2017 22:58:00 American Honda Finance Corportaion, POB 168088, Irving, TX 75016-8088  
 512661118 +EDI: OPHSUBSID.COM Aug 22 2017 22:58:00 BACK BOWL I LLC, SERIES C, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512571904 EDI: BANKAMER.COM Aug 22 2017 22:58:00 Bank Of America, PO Box 982234, El Paso, TX 79998-2234  
 512668795 EDI: BANKAMER2.COM Aug 22 2017 22:58:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102  
 512571905 +EDI: TSYS2.COM Aug 22 2017 22:58:00 Barclays Bank Delaware, Attention: Customer Support Department, Po Box 8833, Wilmington, DE 19899-8833  
 512668813 +EDI: OPHSUBSID.COM Aug 22 2017 22:58:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512571906 EDI: CBCSI.COM Aug 22 2017 22:58:00 CBCS, P. O. Box 163250, Columbus, OH 43216-3250  
 512571911 EDI: CITICORP.COM Aug 22 2017 22:58:00 Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195  
 512571907 +EDI: CHASE.COM Aug 22 2017 22:58:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 512684265 EDI: CHASE.COM Aug 22 2017 22:58:00 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 512571910 +EDI: CITICORP.COM Aug 22 2017 22:58:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500  
 512571912 +EDI: COLLECTCORP.COM Aug 22 2017 22:58:00 Collectcorp, POB 101928, Dept 4947A, Birmingham, AL 35210-6928  
 512592699 EDI: DISCOVER.COM Aug 22 2017 22:58:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 512571913 +EDI: DISCOVER.COM Aug 22 2017 22:58:00 Discover Fin, Attention: Bankruptcy Department, Po Box 6103, Carol Stream, IL 60197-6103  
 512824779 EDI: JEFFERSONCAP.COM Aug 22 2017 22:58:00 FIRST FINANCIAL PORTFOLIO MANAGEMENT INC, c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617  
 512599453 E-mail/Text: ECF@SHERMETA.COM Aug 22 2017 23:13:54 JPMorgan Chase Bank, N.A., c/o Shermeta, Adams & Von Allmen, P.C., P.O. Box 80908, Rochester Hills, MI 48308-0908  
 512806263 EDI: BL-CREDIGY.COM Aug 22 2017 22:58:00 Main Street Acquisition Corp, Becket and Lee LLP, Attorneys/Agent for Creditor, POB 3001, Malvern, PA 19355-0701  
 516596984 EDI: BL-CREDIGY.COM Aug 22 2017 22:58:00 Main Street Acquisition Corp., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 512661127 +EDI: OPHSUBSID.COM Aug 22 2017 22:58:00 OAK HARBOR CAPITAL III, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Aug 22, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512925980 EDI: PRA.COM Aug 22 2017 22:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk VA 23541  
512640383 EDI: RECOVERYCORP.COM Aug 22 2017 22:58:00  
Portfolio Investments I LLC Recover, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
512599327 EDI: Q3G.COM Aug 22 2017 22:58:00 Quantum3 Group LLC as agent for World Financial Ne,  
World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788  
512571919 EDI: WFNNB.COM Aug 22 2017 22:58:00 WFNNB-Potter Barn, Customer Service, Po Box 182273,  
Columbus, OH 43218-2273  
512571920 +EDI: WFNNB.COM Aug 22 2017 22:58:00 Wfnnb/pottery Barn, Po Box 182789,  
Columbus, OH 43218-2789

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Main Street Acquisition Corp., c/o Becket & Lee LLP, PO Box 3001, Malvern, PA 19355-0701  
512571902\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, POB 168088, Irving, TX 75016)  
513693332\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, P.O. Box 41067,  
Norfolk, VA 23541)  
512571915 ##NAFS, 165 Lawrence Bell Drive, Ste. 100, P.O. Box 9027, Williamsville, NY 14231-9027  
512571916 ##Nationwide Credit Inc., 1150 E University Drive, First Floor, Tempe, AZ 85281-8674  
TOTALS: 0, \* 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 24, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC  
nj\_ecf\_notices@buckleymadole.com  
Joshua I. Goldman on behalf of Creditor Specialized Loan Servicing LLC  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bankruptcy@feinsuch.com  
Roger B. Radol on behalf of Debtor Indo Jeon radolbankruptcy@gmail.com,  
radolbankruptcy2@gmail.com  
Roger B. Radol on behalf of Joint Debtor Jenny Jeon radolbankruptcy@gmail.com,  
radolbankruptcy2@gmail.com

TOTAL: 7